

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I declare that the information given herein is true, that I believe that I am the original, first and sole inventor if only one name is listed at 1 below, or a joint inventor if plural inventors are named below, of the invention entitled: **SYSTEM FOR APPRAISING A FINANCIAL PRODUCT** which is described and claimed in: the attached specification; or the specification in Application No. filed 9 as amended on (if applicable), and for which a patent is sought, and that my residence, post office address and citizenship are as stated below next to my name. I acknowledge my duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, '1.56(a).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I hereby claim foreign priority benefits under Title 35, United States Code, '119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

PRIOR FOREIGN APPLICATION(S)			
COUNTRY	APPLICATION NUMBER	DATE OF FILING Month Day Year	PRIORITY CLAIMED UNDER 35 U.S.C. 119

I hereby claim the benefit under Title 35, United States Code, '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, '112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, '1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

(Application Number) (Filing Date) (Status)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or Agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SONG K JUNG, Reg. No. 35,210; *KENNETH D. SPRINGER*, Reg. No. 39,843; *REBECCA A. GOLDMAN*, Reg. No. 41,786 and *JOHN M. KELLY*, Reg. No. 33,920.

Send correspondence to: Direct telephone calls to:

Long Aldridge & Norman LLP Song K. Jung

701 Pennsylvania Avenue, N.W. (202) 624.1250

Suite 600

Washington, D.C. 20004

(Please print)

1	Name of Inventor	LAST NAME KENDALL	FIRST NAME Errol	MIDDLE NAME O.	Residence: CITY Atlanta	STATE OR COUNTRY GEORGIA
		Post Office Address 1187 Roxboro Cove, N.E., Atlanta Georgia 30324				COUNTRY OF CITIZENSHIP USA
2	Name of Inventor	LAST NAME BROOKS, JR.	FIRST NAME James	MIDDLE NAME C.	Residence. CITY Marietta	STATE OR COUNTRY GEORGIA
		Post Office Address 35 Gateside Place, S.E., Marietta, Georgia 30067				COUNTRY OF CITIZENSHIP USA
3	Name of Inventor	LAST NAME	FIRST NAME	MIDDLE NAME	Residence: CITY	STATE OR COUNTRY
		Post Office Address				COUNTRY OF CITIZENSHIP
4	Name of Inventor	LAST NAME	FIRST NAME	MIDDLE NAME	Residence. CITY	STATE OR COUNTRY
		Post Office Address				COUNTRY OF CITIZENSHIP

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of INVENTOR 1 	Signature of INVENTOR 2 
DATE: 01-09-01	DATE: 01-09-01
Signature of INVENTOR 3	Signature of INVENTOR 4
DATE:	DATE: